

Certificate Number: 16339-PAE-DE-039225746

Bankruptcy Case Number: 20-11233



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 9, 2025, at 2:46 o'clock PM EST, Christopher Graney completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 9, 2025 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor